
State: District of Columbia **First Filing Company:** American Zurich Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Multi-State Commercial Property New Form UCP756 and Rating Rule #43207
Project Name/Number: /43600

Filing at a Glance

Companies: American Zurich Insurance Company
American Guarantee and Liability Insurance Company
Zurich American Insurance Company of Illinois
Zurich American Insurance Company
Empire Fire and Marine Insurance Company

Product Name: Multi-State Commercial Property New Form UCP756 and Rating Rule #43207

State: District of Columbia

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Form

Date Submitted: 02/13/2020

SERFF Tr Num: ZURC-132260435

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 43600

Effective Date 06/01/2020

Requested (New):

Effective Date 06/01/2020

Requested (Renewal):

Author(s): Telese Hampton

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
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First Filing Company: American Zurich Insurance Company, ...

General Information

Project Name: Status of Filing in Domicile:
Project Number: 43600 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/13/2020
State Status Changed: Deemer Date:
Created By: Telese Hampton Submitted By: Telese Hampton
Corresponding Filing Tracking Number: ZURC-132260436

Filing Description:

With this filing, we are introducing an optional water damage deductible and a corresponding rating adjustment to the ISO property deductible Factors.

We have included an Explanatory Memo for you to review.

Company and Contact

Filing Contact Information

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Analyst
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Schaumburg, IL 60196

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Filing Company Information

American Zurich Insurance
Company
1299 Zurich Way
Schaumburg, IL 60196
(847) 605-6000 ext. [Phone]

CoCode: 40142
Group Code: 212
Group Name:
FEIN Number: 36-3141762

State of Domicile: Illinois
Company Type:
State ID Number:

American Guarantee and Liability
Insurance Company
1299 Zurich Way
Schaumburg, IL 60196
(847) 605-6000 ext. [Phone]

CoCode: 26247
Group Code: 212
Group Name:
FEIN Number: 36-6071400

State of Domicile: New York
Company Type:
State ID Number:

Zurich American Insurance
Company of Illinois
1299 Zurich Way
Schaumburg, IL 60196
(847) 605-6000 ext. [Phone]

CoCode: 27855
Group Code: 212
Group Name:
FEIN Number: 36-2781080

State of Domicile: Illinois
Company Type:
State ID Number:

Zurich American Insurance
Company
1299 Zurich Way
Schaumburg, IL 60196
(847) 605-6000 ext. [Phone]

CoCode: 16535
Group Code: 212
Group Name:
FEIN Number: 36-4233459

State of Domicile: New York
Company Type:
State ID Number:

Empire Fire and Marine Insurance
Company
13810 FNB Parkway
Omaha, NE 68154-5202
(847) 605-6000 ext. [Phone]

CoCode: 21326
Group Code: 212
Group Name:
FEIN Number: 47-6022701

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Certain Water Damage Deductible	U-CP-756-A CW	04 19	END	New			UCP756ACW0419 - Form.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other



Certain Water Damage Deductible

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Policy No.

Effective Date:

This endorsement modifies insurance provided under the:

Building and Personal Property Coverage Form
Condominium Association Coverage Form
Condominium Commercial Unit-Owners Coverage Form

Schedule

Location No.	Building No.	Certain Water Damage Deductible
		\$
		\$
		\$
		\$

A. The following is added to the **Deductible** Section:

1. The Certain Water Damage Deductible does not apply to loss or damage otherwise excluded or limited elsewhere in the policy.
2. The Certain Water Damage Deductible, as shown in the above Schedule, applies to covered loss or damage to Covered Property at each building described in the Schedule caused directly or indirectly by the following, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage:
 - a. Leakage, escape or discharge of any substance from an "automatic sprinkler system", caused by freezing or any other Covered Cause of Loss, except for discharge in response to a fire.
 - b. Accidental back-up, overflow, discharge or leakage of water or steam from a plumbing, heating, air conditioning or other system or appliance, that is located in or on the building described in the Schedule and contains water or steam, caused by freezing or any other Covered Cause of Loss.
 - c. Loss or damage caused by or resulting from thawing of snow, sleet or ice on the building described in the Schedule.
3. The Certain Water Damage Deductible applies separately at each building described in the Schedule, in any one occurrence.
4. Unless otherwise stated, if two or more deductibles apply in any one occurrence, the total deducted will not exceed the largest applicable deductible.

B. As used in this endorsement "automatic sprinkler system" means:

- 1.** Any automatic fire-protective or extinguishing system, including connected:
 - a.** Sprinklers and discharge nozzles;
 - b.** Ducts, pipes, valves and fittings;
 - c.** Tanks, their component parts and supports; and
 - d.** Pumps and private fire protection mains.
- 2.** When supplied from an automatic fire-protective system:
 - a.** Non-automatic fire-protective systems; and
 - b.** Hydrants, standpipes and outlets.

All other terms, conditions, provisions and exclusions of this policy remain the same.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memo
Comments:	
Attachment(s):	Explanatory Memo.pdf
Item Status:	
Status Date:	

Forms Explanatory Memorandum Commercial Property Coverage Part

The purpose of this filing is to submit a new optional endorsement that attaches to the following ISO Commercial Property Coverage Forms:

- Building and Personal Property Coverage Form
- Condominium Association Coverage Form
- Condominium Commercial Unit-Owners Coverage Form

U-CP-756-A CW (04/19) Certain Water Damage Deductible

This endorsement applies a deductible to water damage that results from certain sources of water. The sources of such certain water to which the deductible applies are more fully defined in the endorsement.

This Explanatory Memorandum is for informational purposes only. It does not modify, reduce, or broaden policy coverage. The actual rights of the Company and the Insured are contained in the policy provisions.